

**DECLARATION
of
INVENTORSHIP¹**

We, **Peng T. Ong**, citizen of the Republic of Singapore and residing at 27 Ford Avenue, Singapore 268707, Republic of Singapore and, **Eng-Kiat Koh**, citizen of Singapore and residing at 893 Erickson Lane, Foster City, CA 94404, USA **hereby declare that** this Declaration is being submitted with our patent application on “**A Method of Virtual Challenge Response Authentication**”.

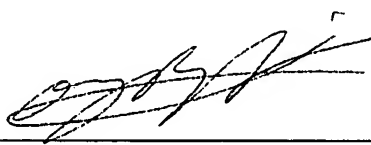
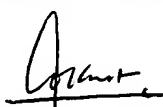
We believe that we are the **original, first and joint inventors** of the subject matter which is claimed and for which a patent is sought on the invention entitled:

“A METHOD OF VIRTUAL CHALLENGE RESPONSE AUTHENTICATION”

We hereby state that we have reviewed and understand the contents of the patent application attached hereto. We acknowledge the duty to disclose to the Patent Office all information which is material to the examination of the application in accordance with 37CFR 1.56(a) and to deal in candor and good faith with the Patent Office.

We hereby do **not** claim the benefits of any prior application either a prior United States Patent Application, prior PCT international application, prior foreign application or inventor's certificate, or any prior United States Provisional application.

We hereby declare that all statements made herein of our own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code and that such willful false statements may jeopardize the validity of the application or any patent issued thereon.

 _____ Peng T. Ong	<u>15 Mar 04</u> _____ Date
 _____ Eng-Kiat Koh	<u>15 mar 04</u> _____ Date

¹ In accordance with 37 CFR §1.56

POWER OF ATTORNEY
to
KEATY Professional Law Corporation

We, **Peng T. Ong**, residing at 27 Ford Avenue, Singapore, 268707, Republic of Singapore and **Eng-Kiat Koh**, residing at 893 Erickson Lane, Foster City, CA 94404, USA, as the named, original, first and joint inventors, of the subject matter which is claimed and for which a patent is sought on the invention entitled:

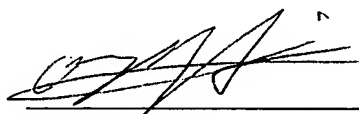
“A METHOD OF VIRTUAL CHALLENGE RESPONSE AUTHENTICATION”

in the specification which is attached hereto, hereby appoint the following attorney(s) and/or agent(s) to prosecute this application and to transact all business in the Patent and Trademark Office connected therewith:

KEATY Professional Law Corporation

Thomas S. Keaty 27,038
2 Canal Street
2140 World Trade Center
New Orleans, Louisiana 70130
504/524-2100 - phone
504/524-2105 - fax

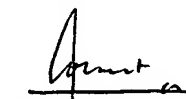
All correspondence regarding the above referenced application is to be directed to the attorney(s) at the above address.



Peng T. Ong

15 Mar 04

Date



Eng-Kiat Koh

15 Mar 04

Date